during the year 2002-2003. The credit to agriculture by public sector banks has, however, increased from Rs. 63530 crores in March 2002 to Rs. 74250 crores in March 2003 showing a growth of 16.87% and formed 15.54% of Net Bank Credit as at end of March 2003. One of the reasons for these banks not being able to reach the target while showing improvement in absolute terms was that bank credit to other sectors was growing at a faster rate. Some of the banks have also pointed out that drought situation in many States and crash in prices of various agricultural commodities such as coffee, rubber, etc. has adversely affected credit off-take in agriculture during the current year.

(c) and (d) RBI has reported that public sector banks have isued 26.81 lakh kisan credit card against the target of 25.81 lakh cards (103.87%) during the year 2002-2003. RBI has advised the banks to accelerate the programme for issue of Kisan Credit Cards and cover all eligible agricultural farmers under the KCC Scheme, by March 2004.

Clearance of Welfare Schemes

912. DR. T. SUBBARAMI REDDY:
DR. A.R. KIDWAI:

Will the Minister of FINANCE be pleased to state:

(a) whether Government have cleared a number of welfare schemes worth thousands of crores of rupees;

(b) if so, the main schemes that were announced by the Prime Minister on the Independence Day announcement but have not been implemented or considered so far;

(c) whether providing drinking water in rural areas, promoting industry and tourism in North Eastern States and clearing Rs. 175 crore to Indian Airlines' subsidiary, Alliance Air during 2002-07 for running additional flights have been approved; and

(d) if so, to what extent they will be implemented during the current year?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) clearance of welfare schemes by the Government is a continuous process.

(b) to (d) Information is being collected and will be laid on the Table of the House.

Rate of Interest on Loans to States

913. SHRIMATI AMBIKA SONI:
SHRI SANTOSH BAGRODIA:
SHRI GHULAM NABI AZAD:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the rate of interest on loan extended to States as 70 per cent of plan assistance and other Central loan continues to be 11.5 per cent;

(b) whether it was announced while presenting the 2002-03 Budget that the rate of interest against different loans to States would be reduced which was much appreciated by various States;

(c) if so, the reasons for not reducing the rate of interest on the above said loans; and

(d) by when the same would be reduced and implemented?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI ANANDRAO VITHOBA ADSUL): (a) No, Sir.

(b) Yes, Sir.

(c) Does not arise.

(d) The rate of interest of loan extended to States as 70 percent of plan assistance and other central loans had already been reduced from 12.00% to 11.50% and from 11.50% to 10.50% *w.e.f.* 1.4.2002 and 1.4.2003 respectively.

Loan Repayment Liability of States

914. SHRIMATI AMBIKA SONI:
SHRI SANTOSH BAGRODIA:
SHRI GHULAM NABI AZAD:
SHRI SURESH KALMADI:

Will the Minister of FINANCE be pleased to state:

(a) whether Government realize that loan repayment liability of States